PUBLICATION OF SEMI- ANNUAL QUANTITATIVE INFORMATION ON CAPITAL ADEQUACY

Issued pursuant to regulation 24, 25 and 29 of the Market displine Guidelines for Banks and Financial Institutions, 2023

	CAPITAL ADEQUACY RETURN AS OF 30 JUNE 2025		
		2025	**2024**
		Amount (TZS)	**Amount (TZS)**
S/No	**Common Equity Tier 1 capital (CET1): Instruments and reserves**		
1	Fully Paid-up Ordinary shares Capital	46,092,003,000	46,092,003,000
2	Share Premium arising from Ordinary shares	-	-
3	Retained earnings less foreseeable dividends	219,527,544,391	265,697,964,401
4	Other disclosed reserves;	798,578,000	798,578,000
5	Year to date profits of:		
6	Fifty per cent of the year to date profits less foreseeable dividends where accounts are unaudited or;	23,732,908,465	26,751,114,838
7	One hundred percent of the year to date profits, less foreseeable dividends, where accounts have been audited subject to submission of the signed accounts to the Bank;	-	-
8	**CET 1 before Regulatory Adjustments**	**290,151,033,857**	**339,339,660,239**
9	**Regulatory adjustments applied to CET1:**	**10,531,800,373**	**15,647,836,673**
10	Year to date losses;	-	-
11	Goodwill;		
12	Other intangible assets;	-	-
13	Deferred tax assets that rely on future profitability;	6,946,026,882	12,719,309,252
14	The amount of items where entities with which the bank has reciprocal cross holdings of Common Equity Tier 1 instrument that the Central Bank considers to have been designed to inflate artificially the own funds of the bank;	-	-
15	The amount of items required to be deducted from Additional Tier 1 items that exceed the Additional Tier 1 capital of the bank.	-	-
16	Pre-paid expenses;	3,585,773,492	2,928,527,420
17	Pre-operating expenses.	-	-
18	**Available Common Equity Tier 1**	279,619,233,483	323,691,823,566
19	**Additional Tier 1 Capital**		
20	Non-cumulative Irredeemable Preference Shares	55,000,000,000	55,000,000,000
21	Share Premium arising from Non-cumulative Irredeemable Preference Shares	-	-
22	Other Qualifying Additional Tier-1 capital instruments plus any related share premium		
23	**Additional Tier 1 Capital before regulatory adjustments**	**55,000,000,000**	**55,000,000,000**
24	**Regulatory adjustment applied to Additional Tier 1 capital**	**-**	**-**
25	The amount of items required to be deducted from Tier 2 items that exceed the Tier 2 capital	-	-
26	Other Items Qualifying to be deducted from Additional Tier-1 Capital.		
27	**Available Additional Tier 1 Capital**	**55,000,000,000**	**55,000,000,000**
28	**Available Tier 1 Capital**	334,619,233,483	378,691,823,566
29	**Tier 2 Capital**		
30	Qualifying Tier 2 capital instruments and subordinated loans that meet the conditions stipulated by the Bank.	22,840,000,009	22,840,000,009
31	Share premium arising from capital instruments and subordinated loans qualifying as Tier 2	-	-
32	Instruments issued by consolidate subsidiaries and held by third parties that met the criteria and stipulated by the Bank.	-	-
33	General provisions or general reserves for loan losses-up to maximum of 1.25% of Credit Risk Weighted Assets	-	-
34	**Available Tier 2 Capital**	22,840,000,009	22,840,000,009
35	**TOTAL CAPITAL (Tier Capital plus Tier 2 Capital).**	357,459,233,492	401,531,823,575
36	**Total Risk Weighted Assets (RWA) as BOT FORM 16-1 Schedule 15 (SUMMARY)**	1,353,733,694,709	1,747,240,973,539
37	**Capital Ratios and buffers (in percentage of risk weighted assets)**		
38	CET1 to total RWA	**20.7%**	**18.5%**
39	Tier-1 capital to total RWA	**24.7%**	**21.7%**
40	Total capital to total RWA	**26.4%**	**23.0%**
41	Capital conservation buffer		
42	**Minimum capital requirements prescribed by the Bank of Tanzania**		
43	CET1 to total RWA	**8.5%**	**8.5%**
44	Tier-1 capital to total RWA	**10.0%**	**10.0%**
45	Total capital to total RWA	**12.0%**	**12.0%**
46	Capital conservation buffer (Made of Instrument Qualifying to be included in CET1)	**2.5%**	**2.5%**